



PATENT

Docket No. 24534-080000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Patent Application of:
Braun, et al.

Appln. No.: 09/930,913

Filed: August 15, 2001

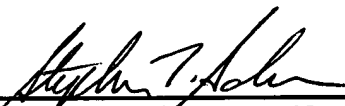
For: **SYSTEM AND METHOD FOR
EVALUATING REAL ESTATE
FINANCING STRUCTURES**

Examiner: Unassigned

Art Unit: Unassigned

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the US Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, DC 20231, on November 16, 2001.


Stephen T. Scherrer, Reg. No. 45,080

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In accordance with 37 CFR §§ 1.56, 1.97 and 1.98, the references listed on the attached Form PTO-1449 are being brought to the attention of the Examiner for consideration in connection with the examination of the above-referenced patent application. A copy of each reference cited is enclosed herein.

This Information Disclosure Statement is being submitted before the mailing date of a first Office Action on the merits. Therefore, Applicants submit that no fee or certification is necessary for consideration of the cited references pursuant to 37 C.F.R. §1.97.

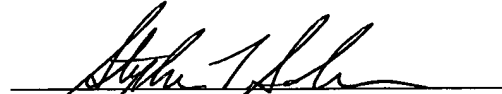
Also, there is reserved the right to later set forth how the instant invention is distinguished over the disclosure of any reference or other art, including the disclosures of those references and other information discussed herein, that may be cited by the Examiner in rejecting a claim in the instant patent application.

In re Appln. of Braun, et al.
Appln. No. 09/930,913

The citation of the above documents and other information is not to be construed as an assertion that more pertinent art could not possibly be in existence.

It is respectfully requested that the Examiner indicate consideration of the cited references by returning a copy of the enclosed Form PTO-1449 with initials or other appropriate remarks.

Respectfully submitted,



Stephen T. Scherrer, Reg. No. 45,080

Date: November 16, 2001

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(Rev. 5/92) Comparable to Form PTO-1449	U.S. Department of Commerce Patent and Trademark Office	Docket No: 24534-080000	Appl. No: 09/930,913
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		Applicants: Braun, et al.	
		Filing Date: August 15, 2001	Group: Unassigned

U.S. PATENT DOCUMENTS

*Exam Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	AA	5,680,305	10/21/97	Apgar, IV		
	AB	5,806,049	9/8/98	Petruzzi		
	AC	5,812,987	9/22/98	Luskin et al.		
	AD	5,812,988	9/22/98	Sandretto		
	AE	5,819,238	10/6/98	Fernholz		
	AF	5,857,174	1/5/99	Dugan		
	AG	5,884,287	3/16/99	Edesess		
	AH	5,911,136	6/8/99	Atkins		
	AI	5,918,217	6/29/99	Maggioncalda et al.		
	AJ	5,930,775	7/27/99	McCauley et al.		
	AK	6,012,043	1/4/2000	Albright et al.		
	AL	6,055,517	4/25/2000	Friend et al.		
	AM	6,070,151	5/30/2000	Frankel		
	AN	6,078,904	6/20/2000	Rebane		
	AO	6,192,347 B1	2/20/2001	Graff		
	AP	6,219,650 B1	4/17/2001	Friend et al.		
Examiner				Date Considered		
*Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.						